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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF

JAMES BRACKEN, ET AL.

SERIAL NO: 10/643,514

FILED: AUGUST 19, 2003

FOR: ARCHITECTURE FOR ACCOUNT  
RECONCILIATION

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: EXAMINER: CHAMPAGNE, L

:

: GROUP ART UNIT: 3627

AMENDMENT

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated January 20, 2010, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.